

**WE CLAIM:**

1. A method for analyzing sales transaction data corresponding to sales transactions carried out between a plurality of payors and a plurality of merchants, the method comprising:

5 collecting sales transaction data, the sales transaction data relating to a transaction between a payor and at least one of the plurality of merchants;

normalizing the collected sales transaction data from the plurality of payors to create normalized data;

10 scaling the normalized data to create financial information corresponding to a predetermined metric; and

providing the financial information to a user.

2. The method of claim 1, wherein the financial information is used to make predictions about general econometric parameters.

15 3. The method of claim 1, wherein the financial information is used to make predictions about actual supplies of commodities.

20 4. The method of claim 1, wherein the financial information is used to make revenue predictions for one of the plurality of merchants.

5. The method of claim 1, wherein the financial information is used to make earnings predictions for one of the plurality of merchants.

6. The method of claim 1, wherein the financial information is used to make stock-price predictions for one of the plurality of merchants.

5 7. The method of claim 1, wherein the financial information is used to predict interest rates.

8. The method of claim 1, wherein the financial information comprises a credit score indicating the creditworthiness of a merchant, and wherein the providing the financial information to a user further comprises:  
10 providing the credit score to a potential creditor of the merchant.

9. The method of claim 1, wherein the normalizing further comprises:  
processing the collected data based on a total number of payors utilizing the services of the payment system operator.  
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10. The method of claim 1, wherein the normalizing further comprises:  
processing the collected data based on a total dollar amount of outstanding transactions owed to a creditor within the payment system.

20 11. The method of claim 1, wherein the normalizing further comprises:  
processing the collected data based on a total number of transactions by payors using the payment system.

12. The method of claim 1, wherein the normalizing further comprises:  
processing the collected data based on demographic information of payors using  
the payment system.

5 13. The method of claim 1, wherein the normalizing further comprises:  
processing the collected data based on historical revenue of the merchant.

10 14. The method of claim 13, wherein the financial information comprises a  
credit score indicating the creditworthiness of a merchant, and wherein the providing the  
financial information to a user further comprises:

providing the credit score to a potential creditor of the merchant.

15 15. The method of claim 1, wherein the scaling further comprises:  
applying a linear regression analysis to the normalized data.

16. The method of claim 1, wherein the scaling further comprises:  
applying a neural network analysis to the normalized data.

20 17. The method of claim 16, wherein the applying a neural network analysis to  
the normalized data further comprises:

applying pattern recognition within the neural network analysis.

18. A method for providing financial information to a user based on transactions between a plurality of payors and a plurality of merchants, the method comprising:

registering the user as a licensed user;

collecting data when each payor uses a payment system to transact with at least one of the plurality of merchants;

analyzing the collected data to generate financial information; and

providing the financial information to the licensed user.

19. The method of claim 18, wherein the financial information is used to make predictions about general econometric parameters.

20. The method of claim 18, wherein the financial information is used to make predictions about actual supplies of commodities.

21. The method of claim 18, wherein the financial information is used to make revenue predictions for the at least one merchant.

22. The method of claim 18, wherein the financial information is used to make earnings predictions for the at least one merchant.

23. The method of claim 18, wherein the financial information is used to make stock-price predictions for the at least one merchant.

24. The method of claim 18, wherein the financial information is used to predict interest rates.

5 25. The method of claim 18, wherein the financial information comprises a credit score indicating the creditworthiness of the at least one merchant, and wherein the providing the financial information to the licensed user further comprises:  
providing the credit score to a potential creditor of the at least one merchant.

10 26. The method of claim 18, wherein the analyzing further comprises:  
processing the collected data based on a total number of payors utilizing the services of a payment system operator.

15 27. The method of claim 18, wherein the analyzing further comprises:  
processing the collected data based on a total dollar amount of outstanding transactions owed to a creditor within the payment system.

20 28. The method of claim 18, wherein the analyzing further comprises:  
processing the collected data based on a total number of transactions by payors using the payment system.

29. The method of claim 18, wherein the analyzing further comprises:  
processing the collected data based on demographic information of payors using  
the payment system.

5 30. The method of claim 18, wherein the analyzing further comprises:  
processing the collected data based on historical revenue of the merchant.

31. The method of claim 30, wherein the financial information comprises a  
credit score indicating the creditworthiness of a merchant, and wherein the providing the  
10 financial information to a user further comprises:  
providing the credit score to a potential creditor of the merchant.

32. The method of claim 18, wherein the registering further comprises:  
receiving a user preference indicating how the user prefers to receive the  
15 financial information.

33. The method of claim 18, wherein the providing further comprises:  
sending the financial information to the licensed user via a direct data feed.

20 34. The method of claim 18, wherein the providing further comprises:  
sending the financial information to the licensed user via electronic mail.

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35. The method of claim 18, wherein the providing further comprises:  
making the information available to the licensed user via the Internet.

5 36. The method of claim 18, wherein the providing further comprises:  
making the information available to the licensed user via conventional mail or  
courier.

10 37. The method of claim 18, wherein the providing further comprises:  
making the information available to the licensed user via facsimile.

38. A computer-readable medium containing instructions for causing a  
computer to perform a method for analyzing sales transaction data corresponding to  
sales transactions carried out between a plurality of payors and a plurality of merchants,  
the method comprising:

15 collecting sales transaction data, the sales transaction data relating to a  
transaction between a payor and at least one of the plurality of merchants;  
normalizing the collected sales transaction data from the plurality of payors to  
create normalized data;  
20 scaling the normalized data to create financial information corresponding to a  
predetermined metric; and  
providing the financial information to a user.

39. A computer-readable medium according to claim 38, wherein the financial information is used to make predictions about general econometric parameters.

5 40. A computer-readable medium according to claim 38, wherein the financial information is used to make predictions about actual supplies of commodities.

41. A computer-readable medium according to claim 38, wherein the financial information is used to make revenue predictions for one of the plurality of merchants.

10 42. A computer-readable medium according to claim 38, wherein the financial information is used to make earnings predictions for one of the plurality of merchants.

15 43. A computer-readable medium according to claim 38, wherein the financial information is used to make stock-price predictions for one of the plurality of merchants.

44. A computer-readable medium according to claim 38, wherein the financial information is used to predict interest rates.

20 45. A computer-readable medium according to claim 38, wherein the financial information comprises a credit score indicating the creditworthiness of a merchant, and wherein the providing the financial information to a user further comprises:

providing the credit score to a potential creditor of the merchant.



46. A computer-readable medium according to claim 38, wherein the normalizing further comprises:

processing the collected data based on a total number of payors utilizing the services of the payment system operator.

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47. A computer-readable medium according to claim 38, wherein the normalizing further comprises:

processing the collected data based on a total dollar amount of outstanding transactions owed to a creditor within the payment system.

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48. A computer-readable medium according to claim 38, wherein the normalizing further comprises:

processing the collected data based on a total number of transactions by payors using the payment system.

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49. A computer-readable medium according to claim 38, wherein the normalizing further comprises:

processing the collected data based on demographic information of payors using the payment system.

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50. A computer-readable medium according to claim 38, wherein the normalizing further comprises:

processing the collected data based on historical revenue of the merchant.



collecting data when each payor uses a payment system to transact with at least one of the plurality of merchants;

analyzing the collected data to generate financial information; and

providing the financial information to the licensed user.

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56. A computer-readable medium according to claim 55, wherein the financial information is used to make predictions about general econometric parameters.

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57. A computer-readable medium according to claim 55, wherein the financial information is used to make predictions about actual supplies of commodities.

58. A computer-readable medium according to claim 55, wherein the financial information is used to make revenue predictions for the at least one merchant.

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59. A computer-readable medium according to claim 55, wherein the financial information is used to make earnings predictions for the at least one merchant.

60. A computer-readable medium according to claim 55, wherein the financial information is used to make stock-price predictions for the at least one merchant.

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61. A computer-readable medium according to claim 55, wherein the financial information is used to predict interest rates.

62. A computer-readable medium according to claim 55, wherein the financial information comprises a credit score indicating the creditworthiness of the at least one merchant, and wherein the providing the financial information to the licensed user further comprises:

5 providing the credit score to a potential creditor of the at least one merchant.

63. A computer-readable medium according to claim 55, wherein the analyzing further comprises:

10 processing the collected data based on a total number of payors utilizing the services of a payment system operator.

64. A computer-readable medium according to claim 55, wherein the analyzing further comprises:

15 processing the collected data based on a total dollar amount of outstanding transactions owed to a creditor within the payment system.

65. A computer-readable medium according to claim 55, wherein the analyzing further comprises:

20 processing the collected data based on a total number of transactions by payors using the payment system.

66. A computer-readable medium according to claim 55, wherein the analyzing further comprises:

processing the collected data based on demographic information of payors using the payment system.

5 67. A computer-readable medium according to claim 55, wherein the analyzing further comprises:  
processing the collected data based on historical revenue of the merchant.

10 68. A computer-readable medium according to claim 67, wherein the financial information comprises a credit score indicating the creditworthiness of a merchant, and wherein the providing the financial information to a user further comprises:  
providing the credit score to a potential creditor of the merchant.

15 69. A computer-readable medium according to claim 55, wherein the registering further comprises:  
receiving a user preference indicating how the user prefers to receive the financial information.

20 70. A computer-readable medium according to claim 55, wherein the providing further comprises:  
sending the financial information to the licensed user via a direct data feed.



including,

program code for collecting sales transaction data, the sales transaction data relating to a transaction between a payor and at least one of the plurality of merchants;

5 program code for normalizing the collected sales transaction data from the plurality of payors to create normalized data;

program code for scaling the normalized data to create financial information corresponding to a predetermined metric; and

program code for providing the financial information to a user.

10 76. The system of claim 75, wherein the financial information is used to make predictions about general econometric parameters.

15 77. The system of claim 75, wherein the financial information is used to make predictions about actual supplies of commodities.

78. The system of claim 75, wherein the financial information is used to make revenue predictions for one of the plurality of merchants.

20 79. The system of claim 75, wherein the financial information is used to make earnings predictions for one of the plurality of merchants.

80. The system of claim 75, wherein the financial information is used to make stock-price predictions for one of the plurality of merchants.

81. The system of claim 75, wherein the financial information is used to predict interest rates.

5 82. The system of claim 75, wherein the financial information comprises a credit score indicating the creditworthiness of a merchant, and wherein the program code for providing the financial information to a user further comprises:

program code for providing the credit score to a potential creditor of the merchant.

10 83. The system of claim 75, wherein the program code for normalizing further comprises:

program code for processing the collected data based on a total number of payors utilizing the services of the payment system operator.

15 84. The system of claim 75, wherein the program code for normalizing further comprises:

program code for processing the collected data based on a total dollar amount of outstanding transactions owed to a creditor within the payment system.

20 85. The system of claim 75, wherein the program code for normalizing further comprises:



program code for processing the collected data based on a total number of transactions by payors using the payment system.

5 86. The system of claim 75, wherein the program code for normalizing further comprises:

program code for processing the collected data based on demographic information of payors using the payment system.

10 87. The system of claim 75, wherein the program code for normalizing further comprises:

program code for processing the collected data based on historical revenue of the merchant.

15 88. The system of claim 87, wherein the financial information comprises a credit score indicating the creditworthiness of a merchant, and wherein the program code for providing the financial information to a user further comprises:

program code for providing the credit score to a potential creditor of the merchant.

20 89. The system of claim 75, wherein the program code for scaling further comprises:

program code for applying a linear regression analysis to the normalized data.

90. The system of claim 75, wherein the program code for scaling further comprises:

applying a neural network analysis to the normalized data.

5 91. The system of claim 90, wherein the program code for applying a neural network analysis to the normalized data further comprises:

program code for applying pattern recognition within the neural network analysis.

92. A method comprising:

10 collecting credit card transaction records corresponding to transactions between a plurality of cardholders and a plurality of merchants;

normalizing the collected credit card records to create normalized sales data;

scaling the normalized sales data to create scaled sales data;

15 applying an econometric model to the scaled sales data to generate financial information corresponding to the econometric model; and

providing the financial information to a user.

93. The method of claim 92, wherein the step of applying an econometric model to the scaled sales data further comprises the step of:

20 applying a revenue prediction model to the scaled sales data to generate a revenue prediction for a merchant in the plurality of merchants.

94. The method of claim 92, wherein the generated financial information comprises a credit score indicating the creditworthiness of a merchant in the plurality of merchants, and wherein the step of providing the financial information to a user further comprises:

5 providing the credit score to a potential creditor of the merchant.

95. A computer system adapted to provide financial information to a user, the computer system having a processing unit capable of executing program code, and the computer system comprising:

10 an input/output device coupled to the processing unit;

a storage device in communication with the processing unit, the storage device including,

program code for collecting credit card transaction records corresponding to transactions between a plurality of cardholders and a plurality of merchants;

15 program code for normalizing the collected credit card records to create normalized sales data;

program code for scaling the normalized sales data to create scaled sales data;

20 program code for applying an econometric model to the scaled sales data to generate financial information corresponding to the econometric model; and

program code for providing the financial information to a user.

96. A computer system according to claim 95, wherein the program code for applying an econometric model to the scaled sales data further comprises:

program code for applying a revenue prediction model to the scaled sales data to generate a revenue prediction for a merchant in the plurality of merchants.

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97. A computer system according to claim 95, wherein the generated financial information comprises a credit score indicating the creditworthiness of a merchant in the plurality of merchants, and wherein the program code for providing the financial information to a user further comprises:

program code for providing the credit score to a potential creditor of the merchant.

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